

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Summer 2012

## The Power of a Good Auto Loan

**D**o you have a reliable car? Do you have a low-rate auto loan? Having both can make a measurable difference in your life. For starters, a dependable vehicle can:

- **Increase your confidence.** A dependable vehicle can significantly reduce your stress and boost your self-assurance – especially if the car has more safety features to protect the driver and loved ones.
- **Be greener.** Today's cars use less fuel and release fewer harmful chemicals into the air than models from just a few years ago.
- **Reduce fuel and other costs.** Trading in a gas-guzzler for a newer, more efficient model can help you save on fuel – and the more you drive, the more you save. A newer car may also require fewer costly visits to the repair shop.

When you get a great deal on an auto loan matched with the unbeatable service you'll find at Star One, you enjoy even more benefits:

- **Save money.** A low-rate loan can reduce your monthly payment and add up to considerable savings over the life of the loan.
- **Save time.** It's easy (and fast) to get Star One financing for your next vehicle – right at the dealership! Star One and Credit Union Direct Lending (CUDL) have teamed up to streamline your auto-buying experience so you can drive away with a great deal.

### How CUDL Works

CUDL is a fully automated loan approval process used by a large network of participating local dealerships. Through the CUDL program, Star One's low auto loan rates and flexible terms are available to you at the dealership – so there's no need to stop by the credit union for financing. And before you make a decision, CUDL jumpstarts your search with online information and tools so you can make an informed purchase.

When you're ready to buy, identify yourself as a Star One member, and ask for Star One financing through the CUDL system at the dealership. After a simple electronic application, you may be approved for a loan

within minutes. Once the dealer completes the sales contract, your work is done. Star One will receive all the necessary documents from the dealer to record your loan and apply the appropriate discounts.

### Get an Affordable Auto Loan

Be sure to check out Star One Credit Union for great deals on auto loans. It's hard to beat our rates, with new and used car loans as low as 2.25% APR.\* We offer a variety of financing terms from 24 to 84 months. Apply for an auto loan online at [www.starone.org](http://www.starone.org) or visit your local branch.

\* APR = annual percentage rate. Your APR based on credit qualification.

### Why a Star One Auto Loan?

Take a look at the following example and see how much you can save:

	Loan Balance	Rate (APR)	Monthly Payment (60 Mos.)	Total Interest Paid
<b>Star One Credit Union</b>	\$25,000	2.25%*	\$441	\$1,456
<b>Another Financial Institution</b>	\$25,000	3.36%†	\$453	\$2,194

\* Your annual percentage rate (APR) may be higher based on credit qualification. The rate shown includes a 0.25% rate discount with automatic transfer and a 0.50% rate discount with direct deposit. The range of APRs for new and used auto loans is 2.25% to 7.25% after discounts. A \$75 fee will be assessed to refinance or modify a Star One auto loan.

† Average 60 months new car rate, data obtained by Star One on 6/5/12. Above chart is an example and does not reflect actual savings or payment amounts. Calculations are rounded to the nearest whole dollar amounts.



# New Look – And Features – In Online Banking

Be sure to check out our new Online Banking look and features at [www.starone.org](http://www.starone.org).

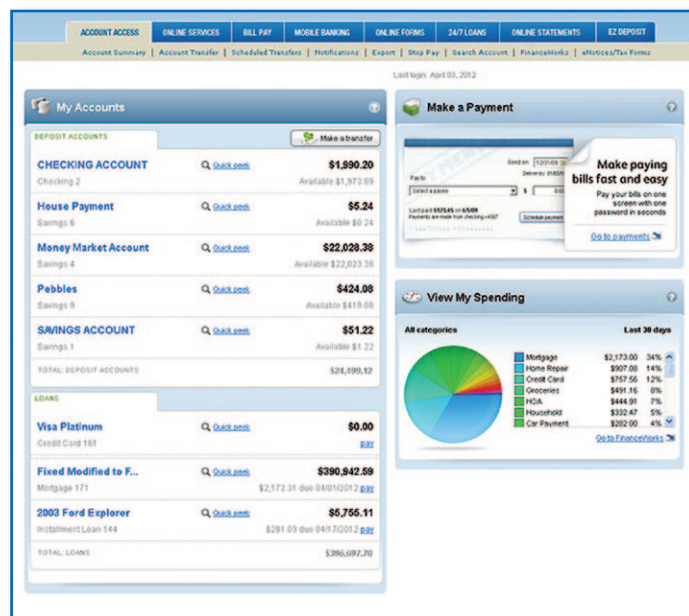
We've streamlined the Account Summary page so you can take a quick peek at your most recent transactions, see your deposit and loan account balances, make transfers and pay your Star One loans in just a few clicks.

When you look at the new Checking Account transactions page, you'll see easy-to-read transaction histories, enhanced sort and search options and a new, easy reference to your 14-digit account number and more.

Your investment accounts page (IRA and Certificate accounts) now shows the maturity date on the Account Summary page.

The new features went live on June 25, and you can toggle back and forth between the old and new pages for another month to help you get used to the new layout. After that, only the new pages will be available. You can also click on the "Take a tour" link at the bottom right side of the Account Summary page.

Aside from the obvious improvements that the new look delivers, the architecture upon which it is built allows improved stability, enhancement and customization options. We think you'll love the new look and the more intuitive feel of Online Banking at Star One.



*In Need of Supplemental College Funding?*

## Look to Star One for Affordable Student Loans

Did you know that your Credit Union can help fill the gap when it comes to paying for college? Star One has partnered with other credit unions to form Credit Union Student Choice (CUSC) to help our members realize the dream of a college education. The prospect of paying for college can be overwhelming for many, and the cost to attain a post-high school education keeps rising every year.

If you have exhausted federal financial aid options and other funding sources such as scholarships, grants and work study still don't cover all of your expenses, Star One and CUSC are here to help. Like other Star One products and services, our student loans come with lower rates and fees than most other lenders offer.

A student loan through CUSC offers these great benefits:

- No origination fees.
- Lower interest rates.

- Deferred principal and interest while in school.\*
- Flexible repayment terms.
- Affordable, graduated payments that start out lower when new graduates are typically earning less.
- Loan is structured as a line-of-credit of up to \$75,000.\*\* You apply just one time, then decide each year how much money you will need to borrow.

To qualify, you must be a member of Star One and enrolled at least half-time in a degree-granting program from one of more than 2,000 approved schools nationwide.\*\*\* Most applicants will also need a co-borrower, such as a parent or guardian, to help him or her meet approval criteria and possibly qualify for a better rate. Visit the student loans page at [www.starone.org](http://www.starone.org) and get connected to the CUSC website to learn more about eligibility requirements.

## College and MBA Students Can Rely on Star One

In addition to undergraduate student loans, graduate business students enrolled or enrolling in a business program at an approved business school can also take advantage of student loans offered through Star One and CUSC. The CUSC website offers loads of great tools to help you learn about student loan options, compare rates, calculate payments, search for schools and more. You'll also find an online application there to simplify the process. Check it out today!

\* During deferment, interest on the loan will accrue. Mandatory repayment begins six months after the student graduates or separates from school.

\*\* Subject to credit qualification and credit verification. Credit limits may be reduced or new credit refused due to changes in borrower's financial condition.

\*\*\* Approved schools are subject to change.



# FREE Workshops: Budgeting and ID Theft Prevention

Please register at least one day before the workshop by calling (408) 543-5127. Leave your name, number of guests attending, daytime phone number and session (location and date) you plan to attend, or visit [www.starone.org](http://www.starone.org) for online registration.

## Building a Better Budget

**Date:** July 11, 2012  
**Time:** 5:30 - 7 p.m.  
**Location:** Star One Administration Building  
1306 Bordeaux Drive, Sunnyvale  
July 10, 2012  
**RSVP by:**

**Date:** July 12, 2012  
**Time:** 6 - 7:30 p.m.  
**Location:** Stevens Creek Branch  
3136 Stevens Creek Blvd., San Jose  
July 11, 2012  
**RSVP by:**

## Identity Theft Prevention Workshop

**Date:** August 15, 2012  
**Time:** 5:30 - 7 p.m.  
**Location:** Star One Administration Building  
1306 Bordeaux Drive, Sunnyvale  
August 14, 2012  
**RSVP by:**

## Tell Us Your Travel Plans

Star One wants to keep your accounts safe and minimize any potential inconvenience to you. If you have a Star One Visa® Debit or Credit Card and are planning to travel this summer, be sure to inform us of your travel plans.



Star One congratulates Wen-Lung Nick Chow on winning a \$500 Star One Visa® Gift Card in the Star One ezDeposit Sweepstakes. ezDeposit enables members to make secure, real-time check deposits with a home or office scanner, without visiting a branch. Learn more about ezDeposit — visit [www.starone.org](http://www.starone.org), point to "Account Access," then select the ezDeposit link.

## Protect Your Identity – Free Shred Day!

Star One is sponsoring a FREE Shred Day. Here's your chance to safely and securely dispose of outdated paperwork.

**Date:** Saturday, September 8  
**Time:** 10 a.m. to 2 p.m.  
**Location:** Stevens Creek Branch  
3136 Stevens Creek Blvd., San Jose, CA 95117

You may bring up to five banker-size boxes (12x12x20) of paper documents to be shredded and recycled. There's no need to remove staples, paper clips or binder clips.

In addition, we're offering e-Waste Recycling of the following:\*

- Computers
- Monitors
- Laptops
- Computer cables, mice and keyboards
- VCRs
- Scanners/fax machines
- Radios
- Printers/copiers
- Telephones
- Televisions
- CPUs
- Monitors
- Stereos
- Speakers
- DVD players
- Cellular phones
- Recorder

**NOTE:** We do not accept microwaves, refrigerators, washers and dryers, fluorescent light bulbs or household batteries.

\* All materials donated will be safely recycled by state-approved recycler ECS Recycling.

## Stay On Top of Your Checking Account with a Debit Card Alert

Consider setting up a Debit Card Alert using either our Device Browser "WAP," or our Downloadable "App" version of Mobile Banking. You will be notified at the top of each hour or each day (for signature-based transactions) of activity on your Checking Account. For example, you can set up an alert that states that when your Debit Card is used for more than \$1 (or whatever amount you specify), you get alerted. Then, you'll get a text message alert each time that occurs. It's easy to set up and can alert you if unauthorized usage of your card has occurred.

Don't want to get text messages late at night or early in the morning? No problem. You can set a "black-out" period. To learn more about Mobile Banking, visit our homepage at [www.starone.org](http://www.starone.org), mouse over the "Account Access" tab, then select the Mobile Banking link.





# Watch Out for Text Message Scams

Consumers are increasingly aware of phone call scams (vishing, or voice phishing) and email scams such as phishing, where criminals try to get you to enter personal information online or on the phone. However, text-based phishing attacks (called smishing) may be more likely to catch cell phone users off guard. You may not scrutinize a text message in the same way you would an email or phone call. Many people assume their cell numbers are safe from unsolicited calls and spam texts, but that is not always the case.

## Smishing Is a Real Threat

Some smishing scams encourage you to text back to a number that charges extremely high rates per text. Other text messages may request that you text personal information back to an unfamiliar number. In some cases, the text message may include a phone number to call (where they will try to steal your personal information over the phone).

One of the most dangerous scam tactics includes sending texts stating that your credit union or credit card account has been closed due to suspicious activity. The text then provides a number to call for more information. When you call, you are asked for personal information like Social Security numbers, account numbers, passwords and security codes. If scammers also hack into your email, they may be able to use the last four digits of your accounts to add false credibility to their claims.

## How Can You Protect Yourself?

- Don't respond to a text that asks for your login, password, account number, Social Security number, etc. Star One Credit Union will never call, text or email you requesting your personal financial information.
- If you are receiving unwanted text messages, be careful. Contact your cell phone company and find out how to avoid receiving spam texts. They can help prevent text messaging fraud by adding spam filters to your account.
- Exercise the same caution you would when giving out a mobile phone number as you would with a personal email address or other personal information.
- Never respond to unsolicited text messages – it lets the sender know they've reached a working number.
- If you do not wish to receive any text messages at all, ask your cell phone provider to block all text message services on your account.

The Federal Trade Commission recommends never turning over private information based on a text message request. Contact Star One Credit Union and any other financial services provider if you receive any suspicious texts regarding your accounts. You can also file a complaint on the Federal Trade Commission's Website, [www.ftc.gov](http://www.ftc.gov), or call **1-877-FTC-HELP**.

## Go Direct® with Star One Credit Union

If you receive federal benefits or payments by paper check, Star One Credit Union would like to remind you that you will need to switch to direct deposit, as required by the U.S. Department of Treasury, by **March 1, 2013**. You can either visit your local Star One Credit Union branch to get started with direct deposit, or you can visit [www.GoDirect.org](http://www.GoDirect.org) to learn more about the program. You'll also be able to switch to direct deposit within the *Go Direct* site, or enroll after printing, completing and mailing in the required forms.

Direct deposit will allow you quicker and more secure access to your money. You'll no longer need to worry about a check being stolen from your mailbox or deal with forwarding mail if you're out of town.

You'll need to have a few things available in order to switch:

- Your Social Security number or claim number.
- The amount of your most recent federal benefit check.
- Your 12-digit federal benefit check number.
- Your Star One Credit Union routing number, which is **321177968**.
- Your checking or savings account number.

## Turn to Star One

We want to make this transition as smooth as possible for you. Be sure to stop by your nearest branch, call **(408) 543-5202** or toll free **(866) 543-5202**, or visit [www.GoDirect.org](http://www.GoDirect.org) to find out more information.

Website not belonging to this organization is provided for information only. No endorsement is implied.

### Star One Phone Service

(408) 543-5202 or  
(866) 543-5202 toll free  
Fax: (408) 543-5203  
Star One Representatives are available 7 a.m. – 11 p.m. Mon. – Fri., and 10 a.m. – 6 p.m. on weekends and most holidays. For your convenience, we use a Shared Branch call center to handle after-hours calls. They can assist you with general questions and basic transactions.

### Branch Hours:

Mon., Tues. & Thur. 9 a.m. – 5 p.m.  
Wed. 10 a.m. – 5 p.m.  
Fri. 9 a.m. – 6 p.m.

### Cupertino

De Anza Branch  
10991 N. De Anza Blvd.  
De Anza Blvd. & Homestead Rd.

### Palo Alto

El Camino Branch  
3903 El Camino Real  
El Camino Real & Ventura Ave.

### San Jose

Blossom Hill Branch  
1090 Blossom Hill Rd.  
Blossom Hill Rd. & Almaden Expwy.

### San Jose

Stevens Creek Branch  
3136 Stevens Creek Blvd.  
Stevens Creek & S. Winchester

### Sunnyvale

Enterprise Branch  
1080 Enterprise Way, #150  
Enterprise Way & 11<sup>th</sup> Ave.

### Website

[www.starone.org](http://www.starone.org)

### Mailing Address

P.O. Box 3643  
Sunnyvale, CA 94088

### Email

[service@starone.org](mailto:service@starone.org)

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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## Holiday Schedule

Star One branches will be closed to observe:

**Labor Day** – September 3 (Monday)  
**Columbus Day** – October 8 (Monday)

